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**UTILITY
PATENT APPLICATION
TRANSMITTAL**

(Only for new nonprovisional applications under 37 CFR 1.53(b))

Attorney Docket No.

25213

First Named Inventor

Ruth Marie Tritz, et al.

Express Mail Label No.

EL700655020US

Assistant Commissioner for Patents
BOX PATENT APPLICATION
Washington, D.C. 20231

Sir:

Enclosed for filing is a complete patent application, entitled "METHOD AND APPARATUS FOR EVALUATING A FINANCIAL ACCOUNT APPLICANT" invented by:

Ruth Marie Tritz
150 Pondview Drive
Loretto, Minnesota 55357

Shawn M. Bates
3834 Linden Avenue
White Bear Lake, Minnesota 55110

Adam J. Elliott
6612 Sherman Lake Road
Lino Lakes, Minnesota 55038

and including the following documents:

Specification including Claims - 31 pages
Abstract of the Disclosure
Drawings - 2 sheets
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The filing fee has been calculated as shown below.

(1) FOR	(2) NUMBER FILED	(3) NUMBER EXTRA	(4) RATE	(5) BASIC FEE \$690.00
TOTAL CLAIMS	17 - 20	= 0	X \$18.00	= \$0.00
INDEPENDENT CLAIMS	3 - 3	= 0	X \$78.00	= \$0.00
TOTAL FILING FEE --				\$690.00

This application claims the benefit of prior filed co-pending provisional patent application number 60/213,367 filed on June 23, 2000.

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